

<i>SERFF Tracking Number:</i>	<i>MUSA-126872630</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Northwestern National Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02070</i>
<i>Company Tracking Number:</i>	<i>NIC</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>Northwestern National Major Medical Policy</i>		
<i>Project Name/Number:</i>	<i>Rate Increase Filing/NIC 2010 CA</i>		

Filing at a Glance

Company: Northwestern National Insurance Company

Product Name: Northwestern National Major Medical Policy SERFF Tr Num: MUSA-126872630 State: California

TOI: H16I Individual Health - Major Medical SERFF Status: Pending State Action State Tr Num: PF-2010-02070

Sub-TOI: H16I.005C Individual - Other Co Tr Num: NIC State Status:
 Filing Type: Rate Reviewer(s): Angela Jang, Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng
 Author: Darleen Jeske Disposition Date:
 Date Submitted: 10/22/2010 Disposition Status:
 Implementation Date Requested: On Approval Implementation Date:

General Information

Project Name: Rate Increase Filing
 Project Number: NIC 2010 CA
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 10.5%
 Filing Status Changed: 10/28/2010

Deemer Date:
 Submitted By: Darleen Jeske

PPACA: Not PPACA-Related

Filing Description:
 Comprehensive Medical Expense Policy - Rate Increase Filing

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed:
 Created By: Darleen Jeske
 Corresponding Filing Tracking Number: NIC 2010 CA

Company and Contact

Filing Contact Information

Darleen Jeske, darleen.jeske@milliman.com

SERFF Tracking Number: MUSA-126872630 State: California
Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070
Company Tracking Number: NIC
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Northwestern National Major Medical Policy
Project Name/Number: Rate Increase Filing/NIC 2010 CA

15800 Bluemound, Ste 100 262-796-3454 [Phone]
Brookfield, WI 53005

Filing Company Information

(This filing was made by a third party - MUSA03)

Northwestern National Insurance Company	CoCode: 23914	State of Domicile: Wisconsin
9277 Centre Point Drive, Suite 140	Group Code:	Company Type: Property and Casualty
West Chester, OH 54069	Group Name:	State ID Number:
(513) 425-5201 ext. [Phone]	FEIN Number: 39-0509630	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern National Insurance Company	\$0.00		

SERFF Tracking Number:	MUSA-126872630	State:	California
Filing Company:	Northwestern National Insurance Company	State Tracking Number:	PF-2010-02070
Company Tracking Number:	NIC		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005C Individual - Other
Product Name:	Northwestern National Major Medical Policy		
Project Name/Number:	Rate Increase Filing/NIC 2010 CA		

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
	CA Rate Sheets	27045, 27173, 27183, 27193, 27262, 27233, 27235	New		CA Rate Sheets - Current.pdf CA Rate Sheets - Proposed.pdf

Table 1a
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through 2009 Increase

MEN			WOMEN			MAN & WIFE			
ISSUE AGE	\$500 Deductible			\$500 Deductible			\$500 Deductible		
	Without Mental Illness Rider	Maximum Benefit	With Mental Illness Rider	Without Mental Illness Rider	Maximum Benefit	With Mental Illness Rider	Without Mental Illness Rider	Maximum Benefit	With Mental Illness Rider
Accident	\$1,205.19	\$1,247.39	\$1,114.78	\$1,402.15	\$1,452.56	\$1,296.96	\$2,838.29	\$2,941.46	\$2,625.37
Sickness	\$1,499.45	\$1,573.31	\$1,386.97	\$1,638.96	\$1,694.06	\$1,516.01	\$3,450.26	\$3,582.74	\$3,191.43
25	\$1,830.06	\$1,942.61	\$1,796.87	\$1,900.40	\$1,969.57	\$1,757.84	\$4,141.96	\$4,290.85	\$3,831.23
30	\$1,920.33	\$2,028.19	\$1,776.27	\$1,946.12	\$2,016.46	\$1,800.13	\$4,301.40	\$4,456.15	\$3,978.71
35	\$2,010.60	\$2,114.94	\$1,859.77	\$1,993.02	\$2,064.53	\$1,843.50	\$4,463.19	\$4,622.63	\$4,128.36
40	\$2,102.05	\$2,201.70	\$1,944.35	\$2,039.91	\$2,113.77	\$1,886.88	\$4,626.14	\$4,791.45	\$4,279.10
45	\$2,193.49	\$2,290.80	\$2,036.53	\$2,087.98	\$2,163.01	\$1,931.34	\$4,790.28	\$4,962.61	\$4,430.92
50	\$2,284.94	\$2,379.90	\$2,118.94	\$2,137.22	\$2,214.59	\$1,976.89	\$4,967.30	\$5,133.78	\$4,594.66
55	\$2,389.28	\$2,471.34	\$2,210.04	\$2,186.46	\$2,265.01	\$2,022.43	\$5,122.05	\$5,307.29	\$4,737.80
60	\$2,469.00	\$2,562.79	\$2,283.78	\$2,236.87	\$2,317.76	\$2,069.06	\$5,290.87	\$5,481.97	\$4,893.96
65	\$2,561.61	\$2,655.40	\$2,369.44	\$2,288.45	\$2,370.52	\$2,116.78	\$5,459.69	\$5,659.00	\$5,050.12
70	\$2,653.06	\$2,749.19	\$2,454.03	\$2,340.04	\$2,423.27	\$2,164.49	\$5,630.86	\$5,836.02	\$5,208.44
75	\$2,746.85	\$2,844.15	\$2,540.78	\$2,392.79	\$2,478.38	\$2,213.29	\$5,803.20	\$6,016.57	\$5,367.85
80	\$2,839.46	\$2,939.11	\$2,626.45	\$2,445.55	\$2,532.30	\$2,262.09	\$5,975.53	\$6,197.11	\$5,527.26
85	\$2,932.08	\$3,036.42	\$2,712.12	\$2,499.48	\$2,588.58	\$2,311.97	\$6,150.22	\$6,380.00	\$5,688.84
90	\$3,025.87	\$3,133.73	\$2,798.87	\$2,553.41	\$2,644.85	\$2,361.85	\$6,326.07	\$6,564.06	\$5,851.50
95	\$3,118.49	\$3,232.20	\$2,884.54	\$2,609.68	\$2,702.30	\$2,413.91	\$6,503.10	\$6,749.29	\$6,015.24
100	\$3,212.27	\$3,331.86	\$2,971.29	\$2,664.78	\$2,760.91	\$2,464.87	\$6,682.47	\$6,936.87	\$6,181.16
105	\$3,306.06	\$3,432.68	\$3,058.05	\$2,722.23	\$2,819.53	\$2,518.01	\$6,861.84	\$7,125.62	\$6,347.08
110	\$3,401.03	\$3,533.50	\$3,145.89	\$2,779.67	\$2,878.15	\$2,571.15	\$7,042.38	\$7,315.55	\$6,514.07
115	\$3,494.81	\$3,636.67	\$3,232.64	\$2,837.12	\$2,939.11	\$2,624.28	\$7,225.27	\$7,506.64	\$6,683.24
120	\$3,589.78	\$3,739.84	\$3,320.48	\$2,896.91	\$3,000.08	\$2,679.59	\$7,409.33	\$7,700.08	\$6,853.50
125	\$3,684.74	\$3,845.35	\$3,408.31	\$2,956.70	\$3,062.21	\$2,734.89	\$7,594.57	\$7,895.86	\$7,024.83
130	\$3,778.53	\$3,950.86	\$3,495.07	\$3,016.49	\$3,124.35	\$2,790.20	\$7,779.80	\$8,091.65	\$7,196.17
135	\$3,874.66	\$4,057.55	\$3,583.99	\$3,077.45	\$3,187.65	\$2,846.59	\$7,967.38	\$8,289.78	\$7,369.68
140	\$3,969.62	\$4,164.23	\$3,671.83	\$3,139.59	\$3,250.96	\$2,904.06	\$8,157.30	\$8,489.08	\$7,545.35
145	\$4,065.75	\$4,273.26	\$3,760.75	\$3,201.72	\$3,316.61	\$2,961.53	\$8,347.22	\$8,689.55	\$7,721.03
150	\$4,160.72	\$4,382.29	\$3,848.59	\$3,265.03	\$3,382.27	\$3,020.09	\$8,538.32	\$8,892.37	\$7,897.79
155	\$4,256.85	\$4,493.67	\$3,937.51	\$3,328.34	\$3,447.92	\$3,078.65	\$8,731.76	\$9,096.36	\$8,076.72
160	\$4,352.98	\$4,605.04	\$4,026.43	\$3,392.82	\$3,514.74	\$3,138.29	\$8,925.20	\$9,302.70	\$8,255.64
165	\$4,450.29	\$4,717.59	\$4,116.44	\$3,458.47	\$3,582.74	\$3,199.02	\$9,119.81	\$9,511.38	\$8,435.66
170	\$4,548.77	\$4,831.31	\$4,207.53	\$3,525.30	\$3,651.91	\$3,260.83	\$9,348.42	\$9,722.41	\$8,647.12
175	\$4,648.77	\$4,948.77	\$4,297.53	\$3,592.87	\$3,720.87	\$3,322.87	\$9,590.97	\$9,977.03	\$8,899.05
180	\$4,750.32	\$5,067.32	\$4,390.75	\$3,666.58	\$3,795.78	\$3,395.13	\$9,845.97	\$10,237.03	\$9,159.16
185	\$4,854.32	\$5,187.32	\$4,494.75	\$3,741.58	\$3,875.78	\$3,475.13	\$10,105.97	\$10,502.03	\$9,424.16
190	\$4,960.32	\$5,312.32	\$4,600.75	\$3,818.58	\$3,959.78	\$3,559.13	\$10,370.97	\$10,772.03	\$9,694.16
195	\$5,068.32	\$5,442.32	\$4,718.75	\$3,897.58	\$4,047.78	\$3,647.13	\$10,640.97	\$11,047.03	\$9,969.16
200	\$5,178.32	\$5,577.32	\$4,840.75	\$3,978.58	\$4,140.78	\$3,739.13	\$10,915.97	\$11,327.03	\$10,249.16
205	\$5,290.32	\$5,717.32	\$4,968.75	\$4,061.58	\$4,239.78	\$3,834.13	\$11,195.97	\$11,612.03	\$10,534.16
210	\$5,404.32	\$5,862.32	\$5,102.75	\$4,145.58	\$4,344.78	\$3,934.13	\$11,480.97	\$11,902.03	\$10,824.16
215	\$5,520.32	\$6,012.32	\$5,247.75	\$4,232.58	\$4,456.78	\$4,039.13	\$11,770.97	\$12,202.03	\$11,124.16
220	\$5,638.32	\$6,167.32	\$5,399.75	\$4,322.58	\$4,574.78	\$4,139.13	\$12,065.97	\$12,512.03	\$11,439.16
225	\$5,758.32	\$6,327.32	\$5,559.75	\$4,415.58	\$4,698.78	\$4,244.13	\$12,365.97	\$12,832.03	\$11,759.16
230	\$5,880.32	\$6,492.32	\$5,724.75	\$4,509.58	\$4,828.78	\$4,354.13	\$12,670.97	\$13,162.03	\$12,094.16
235	\$5,994.32	\$6,662.32	\$5,894.75	\$4,604.58	\$4,964.78	\$4,469.13	\$12,980.97	\$13,502.03	\$12,439.16
240	\$6,110.32	\$6,837.32	\$6,069.75	\$4,701.58	\$5,106.78	\$4,589.13	\$13,295.97	\$13,852.03	\$12,794.16
245	\$6,228.32	\$7,017.32	\$6,249.75	\$4,800.58	\$5,254.78	\$4,714.13	\$13,615.97	\$14,212.03	\$13,159.16
250	\$6,348.32	\$7,202.32	\$6,434.75	\$4,901.58	\$5,408.78	\$4,844.13	\$13,940.97	\$14,582.03	\$13,534.16
255	\$6,470.32	\$7,392.32	\$6,624.75	\$5,004.58	\$5,568.78	\$4,979.13	\$14,270.97	\$14,962.03	\$13,919.16
260	\$6,594.32	\$7,587.32	\$6,819.75	\$5,109.58	\$5,734.78	\$5,119.13	\$14,605.97	\$15,352.03	\$14,314.16
265	\$6,720.32	\$7,787.32	\$7,019.75	\$5,216.58	\$5,906.78	\$5,264.13	\$14,945.97	\$15,757.03	\$14,729.16
270	\$6,848.32	\$7,992.32	\$7,224.75	\$5,324.58	\$6,084.78	\$5,414.13	\$15,290.97	\$16,177.03	\$15,154.16
275	\$6,978.32	\$8,202.32	\$7,434.75	\$5,434.58	\$6,268.78	\$5,566.13	\$15,638.97	\$16,602.03	\$15,589.16
280	\$7,110.32	\$8,417.32	\$7,649.75	\$5,546.58	\$6,458.78	\$5,721.13	\$15,990.97	\$17,042.03	\$16,034.16
285	\$7,244.32	\$8,637.32	\$7,869.75	\$5,660.58	\$6,654.78	\$5,879.13	\$16,346.97	\$17,487.03	\$16,489.16
290	\$7,380.32	\$8,862.32	\$8,094.75	\$5,776.58	\$6,856.78	\$6,034.13	\$16,707.97	\$17,947.03	\$16,954.16
295	\$7,518.32	\$9,092.32	\$8,324.75	\$5,894.58	\$7,064.78	\$6,194.13	\$17,072.97	\$18,412.03	\$17,429.16
300	\$7,658.32	\$9,327.32	\$8,559.75	\$6,014.58	\$7,278.78	\$6,359.13	\$17,442.97	\$18,892.03	\$17,914.16
305	\$7,800.32	\$9,567.32	\$8,799.75	\$6,136.58	\$7,498.78	\$6,529.13	\$17,817.97	\$19,377.03	\$18,409.16
310	\$7,944.32	\$9,812.32	\$9,044.75	\$6,260.58	\$7,724.78	\$6,704.13	\$18,197.97	\$19,867.03	\$18,914.16
315	\$8,090.32	\$10,062.32	\$9,294.75	\$6,386.58	\$7,956.78	\$6,884.13	\$18,582.97	\$20,372.03	\$19,429.16
320	\$8,238.32	\$10,317.32	\$9,549.75	\$6,514.58	\$8,194.78	\$7,069.13	\$18,972.97	\$20,892.03	\$19,954.16
325	\$8,388.32	\$10,577.32	\$9,809.75	\$6,644.58	\$8,438.78	\$7,289.13	\$19,367.97	\$21,417.03	\$20,489.16
330	\$8,540.32	\$10,842.32	\$10,074.75	\$6,776.58	\$8,688.78	\$7,514.13	\$19,767.97	\$21,947.03	\$21,034.16
335	\$8,694.32	\$11,112.32	\$10,344.75	\$6,909.58	\$8,944.78	\$7,744.13	\$20,172.97	\$22,482.03	\$21,589.16
340	\$8,850.32	\$11,387.32	\$10,619.75	\$7,042.58	\$9,206.78	\$7,979.13	\$20,582.97	\$23,032.03	\$22,154.16
345	\$8,994.32	\$11,667.32	\$10,899.75	\$7,178.58	\$9,474.78	\$8,219.13	\$20,987.97	\$23,587.03	\$22,729.16
350	\$9,140.32	\$11,952.32	\$11,184.75	\$7,316.58	\$9,748.78	\$8,469.13	\$21,437.97	\$24,147.03	\$23,304.16
355	\$9,288.32	\$12,242.32	\$11,474.75	\$7,456.58	\$10,028.78	\$8,724.13	\$21,872.97	\$24,712.03	\$23,889.16
360	\$9,438.32	\$12,537.32	\$11,769.75	\$7,598.58	\$10,314.78	\$8,989.13	\$22,312.97	\$25,292.03	\$24,484.16
365	\$9,590.32	\$12,837.32	\$12,069.75	\$7,742.58	\$10,606.78	\$9,254.13	\$22,757.97	\$25,887.03	\$25,089.16
370	\$9,744.32	\$13,142.32	\$12,374.75	\$7,888.58	\$10,904.78	\$9,529.13	\$23,207.97	\$26,497.03	\$25,704.16
375	\$9,899.32	\$13,452.32	\$12,684.75	\$8,036.58	\$11,208.78	\$9,804.13	\$23,662.97	\$27,112.03	\$26,329.16
380	\$10,056.32	\$13,767.32	\$12,999.75	\$8,186.58	\$11,518.78	\$10,089.13	\$24,122.97	\$27,732.03	\$26,964.16
385	\$10,214.32	\$14,087.32	\$13,319.75	\$8,338.58	\$11,834.78	\$10,379.13	\$24,587.97	\$28,357.03	\$27,609.16
390	\$10,374.32	\$14,412.32	\$13,644.75	\$8,492.58	\$12,156.78	\$10,674.13	\$25,057.97	\$28,987.03	\$28,264.16
395	\$10,536.32	\$14,742.32	\$13,974.75	\$8,648.58	\$12,484.78	\$10,974.13	\$25,532.97	\$29,622.03	\$28,929.16
400	\$10,699.32	\$15,077.32	\$14,309.75	\$8,806.58	\$12,818.78	\$11,279.13	\$26,012.97	\$30,262.03	\$29,604.16
405	\$10,864.32	\$15,417.32	\$14,649.75	\$8,966.58	\$13,158.78	\$11,589.13	\$26,497.97	\$30,907.03	\$30,289.16
410	\$11,030.32	\$15,762.32	\$14,994.75	\$9,128.58	\$13,504.78	\$11,904.13	\$26,987.97	\$31,567.03	\$30,984.16
415	\$11,197.32	\$16,112.32	\$15,344.75	\$9,292.58	\$13,856.78	\$12,224.13	\$27,482.97	\$32,232.03	\$31,689.16
420	\$11,366.32	\$16,467.32	\$15,699.75	\$9,458.58	\$14,214.78	\$12,549.13	\$27,982.97	\$32,902.03	\$32,404.16
425	\$11,537.32	\$16,827.32	\$16,059.75	\$9,626.58	\$14,578.78	\$12,879.13	\$28,487.97	\$33,577.03	\$33,129.16
430	\$11,710.32	\$17,192.32	\$16,424.75	\$9,796.58	\$14,948.78	\$13,214.13	\$28,997.97	\$34,257.03	\$33,864.16
435									

Table 1b
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through 2009 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$750 Deductible			\$750 Deductible			\$750 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
TO 25	\$934.37	\$976.58	\$864.28	\$927.34	\$977.75	\$857.77	\$2,055.15	\$2,158.32	\$1,900.98
26-30	1,174.71	1,248.57	1,086.58	1,107.88	1,162.98	1,024.77	2,552.23	2,684.71	2,360.77
31-35	1,444.35	1,556.90	1,336.00	1,304.84	1,374.01	1,206.95	3,095.04	3,243.93	2,862.85
36	1,518.21	1,626.07	1,404.32	1,458.42	1,411.53	1,349.01	3,225.17	3,379.92	2,983.22
37	1,593.24	1,697.58	1,473.72	1,538.70	1,450.21	1,275.27	3,356.48	3,515.92	3,104.68
38	1,668.27	1,767.92	1,543.12	1,616.21	1,490.07	1,378.29	3,490.12	3,655.43	3,228.30
39	1,743.30	1,840.61	1,612.52	1,694.90	1,529.93	1,345.76	3,624.95	3,797.28	3,351.01
40	1,819.51	1,914.47	1,683.01	1,765.94	1,573.31	1,383.71	3,773.84	3,940.31	3,490.73
41	1,908.61	1,990.67	1,765.43	1,856.97	1,615.52	1,421.67	3,900.45	4,065.69	3,607.85
42	1,973.09	2,066.88	1,825.07	1,917.00	1,658.89	1,459.62	4,042.31	4,233.40	3,739.06
43	2,050.46	2,144.25	1,896.64	1,993.39	1,704.62	1,500.83	4,184.16	4,383.47	3,870.27
44	2,126.67	2,222.80	1,967.13	2,066.05	1,749.17	1,540.95	4,328.36	4,533.53	4,003.66
45	2,205.21	2,302.52	2,039.78	2,140.48	1,796.06	1,582.16	4,473.74	4,687.11	4,138.12
46	2,283.76	2,383.41	2,112.44	2,204.61	1,842.95	1,624.45	4,621.45	4,843.03	4,274.76
47	2,362.31	2,466.65	2,185.09	2,281.61	1,892.19	1,667.83	4,770.35	5,000.13	4,412.48
48	2,442.03	2,549.89	2,258.83	2,358.60	1,941.43	1,711.21	4,921.58	5,170.12	4,552.37
49	2,520.58	2,634.30	2,331.49	2,436.68	1,990.40	1,757.84	5,073.99	5,320.18	4,693.34
50	2,600.30	2,719.88	2,405.23	2,515.84	2,044.60	1,802.30	5,229.91	5,484.31	4,837.57
51	2,681.19	2,807.81	2,480.05	2,597.17	2,097.36	1,850.01	5,385.84	5,649.62	4,981.80
52	2,763.26	2,895.74	2,555.96	2,678.50	2,150.11	1,897.72	5,542.93	5,816.09	5,127.11
53	2,842.98	2,984.84	2,629.70	2,760.92	2,205.21	1,945.44	5,703.55	5,984.91	5,275.67
54	2,925.05	3,075.11	2,705.61	2,844.42	2,261.49	1,996.41	5,865.33	6,156.08	5,425.32
55	3,007.11	3,167.72	2,781.52	2,930.09	2,317.76	2,046.29	6,028.29	6,329.59	5,576.06
56	3,089.18	3,261.51	2,857.43	3,016.84	2,375.21	2,097.26	6,192.42	6,504.27	5,727.87
57	3,172.41	3,355.30	2,934.42	3,103.59	2,433.83	2,149.31	6,360.07	6,682.47	5,882.95
58	3,255.65	3,450.26	3,011.42	3,191.43	2,493.62	2,203.53	6,530.06	6,861.84	6,040.19
59	3,340.06	3,547.57	3,089.50	3,281.44	2,554.58	2,256.67	6,700.05	7,042.38	6,197.43
60	3,423.30	3,644.88	3,166.49	3,371.44	2,616.71	2,311.97	6,871.22	7,225.27	6,355.75
61	3,507.71	3,744.53	3,244.57	3,463.62	2,678.85	2,367.28	7,045.90	7,410.51	6,517.33
62	3,592.12	3,844.18	3,322.64	3,555.79	2,742.16	2,423.67	7,220.58	7,598.08	6,678.91
63	3,678.88	3,946.17	3,402.89	3,650.14	2,806.64	2,481.14	7,397.61	7,789.18	6,842.65
64	3,767.97	4,050.51	3,485.31	3,746.65	2,873.46	2,540.78	7,609.81	7,983.79	7,038.93
65+	NA	NA	NA	NA	NA	NA	NA	NA	NA

Children
1
2
3
4 or More

\$154.75	\$159.44	\$143.14	\$147.48
309.50	318.88	286.29	294.96
464.26	478.32	429.43	442.44
619.01	637.77	572.57	589.92

Table 1c
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through 2009 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$1,000 Deductible			\$1,000 Deductible			\$1,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
TO 25	\$1,270.11	\$1,337.45	\$1,174.83	\$1,237.12	\$1,304.46	\$1,174.83	\$2,798.36	\$2,962.97	\$2,588.43
26-30	1,621.78	1,739.62	1,500.11	1,609.12	1,726.96	1,500.11	3,514.79	3,726.16	3,251.11
31-35	2,010.85	2,190.43	1,860.00	2,026.11	2,212.44	1,860.00	4,294.81	4,532.37	3,972.62
36	2,117.48	2,289.57	1,958.63	2,117.81	2,298.14	1,958.63	4,481.87	4,728.78	4,145.65
37	2,222.23	2,388.71	2,055.52	2,209.51	2,403.86	2,055.52	4,674.53	4,928.93	4,323.86
38	2,330.72	2,489.72	2,155.87	2,302.94	2,511.39	2,155.87	4,869.07	5,132.82	4,503.80
39	2,439.21	2,594.47	2,256.23	2,399.84	2,618.92	2,256.23	5,069.22	5,344.20	4,688.94
40	2,547.71	2,699.22	2,356.58	2,496.73	2,726.45	2,356.58	5,271.24	5,555.57	4,875.81
41	2,656.07	2,807.71	2,456.67	2,597.08	2,833.98	2,456.67	5,475.13	5,770.68	5,064.40
42	2,768.43	2,918.08	2,560.75	2,699.17	2,946.07	2,560.75	5,686.51	5,991.41	5,259.92
43	2,880.67	3,030.31	2,664.56	2,802.98	3,058.16	2,664.56	5,897.88	6,215.88	5,455.43
44	2,991.03	3,144.41	2,766.65	2,908.53	3,170.25	2,766.65	6,116.74	6,444.09	5,657.87
45	3,105.13	3,260.39	2,872.19	3,015.80	3,282.34	2,872.19	6,335.59	6,676.04	5,860.31
46	3,219.24	3,378.23	2,977.74	3,124.81	3,394.43	2,977.74	6,558.19	6,911.73	6,062.21
47	3,333.34	3,499.82	3,083.28	3,237.27	3,506.52	3,083.28	6,786.40	7,153.03	6,277.30
48	3,449.32	3,621.41	3,190.56	3,349.74	3,618.61	3,190.56	7,016.48	7,396.20	6,490.12
49	3,565.29	3,746.74	3,297.83	3,465.66	3,730.70	3,297.83	7,250.30	7,643.12	6,706.39
50	3,681.27	3,872.06	3,405.10	3,581.59	3,842.79	3,405.10	7,489.73	7,895.64	6,927.86
51	3,799.11	4,001.13	3,514.11	3,700.97	3,954.88	3,514.11	7,731.03	8,151.91	7,151.07
52	3,918.83	4,130.20	3,624.84	3,820.36	4,066.97	3,624.84	7,974.21	8,410.05	7,376.00
53	4,038.54	4,264.88	3,735.58	3,944.94	4,179.06	3,735.58	8,224.86	8,673.80	7,607.85
54	4,178.84	4,399.56	3,865.35	4,069.52	4,291.15	3,865.35	8,477.39	8,941.29	7,841.43
55	4,279.85	4,536.11	3,958.78	4,195.82	4,402.24	3,958.78	8,731.78	9,212.52	8,076.74
56	4,401.43	4,676.41	4,071.25	4,325.59	4,513.33	4,071.25	8,989.92	9,487.49	8,315.51
57	4,524.89	4,816.70	4,185.44	4,455.36	4,624.42	4,185.44	9,253.67	9,768.07	8,559.48
58	4,648.35	4,958.86	4,299.64	4,586.86	4,735.51	4,299.64	9,517.16	10,050.53	8,806.90
59	4,773.67	5,104.76	4,415.56	4,721.81	4,846.60	4,415.56	9,790.52	10,336.73	9,056.06
60	4,897.13	5,250.67	4,529.76	4,856.77	4,957.65	4,529.76	10,063.62	10,628.53	9,308.67
61	5,022.46	5,400.31	4,645.68	4,995.19	5,068.74	4,645.68	10,340.47	10,922.21	9,564.74
62	5,149.66	5,551.83	4,763.34	5,135.34	5,199.83	4,763.34	10,621.05	11,223.37	9,824.28
63	5,278.73	5,705.21	4,882.73	5,272.22	5,329.92	4,882.73	10,903.51	11,528.27	10,085.55
64	5,411.54	5,862.34	5,005.57	5,422.56	5,480.01	5,005.57	11,240.21	11,836.92	10,396.99
65+	5,547.71	6,024.17	5,135.58	5,558.58	5,618.10	5,135.58	5,243.19	5,699.60	4,849.85

Children
1
2
3
4 or More

\$192.67	\$200.15	\$178.21	\$185.14
385.34	400.30	356.43	370.27
578.00	600.45	534.64	555.41
770.67	800.60	712.86	740.54

Table 1d

Northwestern National Insurance Company
 "MED" Comprehensive Major Medical Policy
 Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
 California Rates Including Cumulative Increases Through 2009 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$1,000 Deductible			\$1,000 Deductible			\$1,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	Maximum Benefit	Maximum Benefit	UNLIMITED	Maximum Benefit	Maximum Benefit	UNLIMITED	Maximum Benefit	Maximum Benefit	UNLIMITED
Sickness	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
TO 25	\$1,180.32	\$1,217.74	\$1,091.78	\$1,058.87	\$1,096.15	\$977.58	\$2,613.18	\$2,691.74	\$2,417.14
26-30	1,511.41	1,589.98	1,398.03	1,296.30	1,346.80	1,199.05	3,290.32	3,395.07	3,043.49
31-35	1,878.04	2,001.50	1,737.16	1,546.95	1,598.33	1,430.91	4,027.32	4,152.65	3,725.20
36	1,973.44	2,089.42	1,825.40	1,597.46	1,653.58	1,477.62	4,201.28	4,334.09	3,886.11
37	2,068.84	2,179.20	1,913.64	1,647.97	1,705.95	1,524.34	4,380.86	4,517.41	4,052.21
38	2,166.11	2,270.86	2,003.61	1,700.34	1,760.20	1,572.78	4,562.30	4,704.46	4,220.05
39	2,263.38	2,362.52	2,093.59	1,754.59	1,816.32	1,622.96	4,749.36	4,895.26	4,393.07
40	2,362.52	2,457.92	2,185.29	1,808.83	1,872.43	1,673.14	4,936.41	5,087.93	4,566.09
41	2,461.66	2,551.45	2,276.99	1,864.95	1,930.42	1,725.05	5,127.21	5,280.60	4,742.58
42	2,562.67	2,648.72	2,370.42	1,921.07	1,988.41	1,776.95	5,321.75	5,480.75	4,922.52
43	2,665.55	2,747.86	2,465.59	1,979.05	2,048.27	1,830.59	5,520.03	5,680.90	5,105.93
44	2,768.43	2,848.87	2,560.75	2,038.91	2,108.12	1,885.96	5,722.05	5,884.79	5,292.79
45	2,873.18	2,949.88	2,657.64	2,098.77	2,167.98	1,941.32	5,925.94	6,090.55	5,481.39
46	2,977.93	3,052.76	2,754.54	2,160.50	2,229.71	1,998.52	6,133.57	6,298.18	5,673.44
47	3,084.56	3,157.51	2,853.16	2,222.23	2,291.44	2,055.52	6,344.95	6,511.43	5,882.95
48	3,191.18	3,264.13	2,951.78	2,287.70	2,356.91	2,116.08	6,558.19	6,726.54	6,066.21
49	3,275.35	3,372.62	3,029.64	2,353.17	2,420.51	2,176.64	6,777.05	6,943.53	6,268.65
50	3,267.87	3,481.12	3,022.72	2,418.64	2,485.98	2,237.20	6,997.77	7,162.38	6,472.81
51	3,520.40	3,591.48	3,256.30	2,485.98	2,551.45	2,299.48	7,222.24	7,396.85	6,690.44
52	3,632.63	3,703.71	3,360.12	2,555.19	2,620.66	2,363.50	7,448.58	7,611.32	6,889.80
53	3,746.74	3,817.82	3,465.66	2,622.53	2,686.13	2,425.79	7,680.53	7,841.40	7,104.35
54	3,860.84	3,933.79	3,571.21	2,693.61	2,755.34	2,491.54	7,914.35	8,071.48	7,320.63
55	3,974.94	4,049.77	3,676.75	2,766.56	2,826.42	2,559.02	8,150.04	8,305.30	7,538.64
56	4,090.92	4,169.48	3,784.03	2,835.77	2,897.50	2,623.04	8,389.47	8,540.99	7,760.11
57	4,208.76	4,287.33	3,893.03	2,914.34	2,970.45	2,695.71	8,634.51	8,782.29	7,966.77
58	4,326.61	4,408.91	4,002.04	2,989.16	3,041.53	2,764.92	8,881.43	9,023.59	8,215.16
59	4,446.33	4,532.37	4,112.77	3,065.85	3,114.49	2,835.86	9,132.08	9,268.63	8,447.01
60	4,566.04	4,657.70	4,223.51	3,144.41	3,189.31	2,908.53	9,384.61	9,517.42	8,680.59
61	4,685.76	4,781.16	4,334.24	3,222.98	3,264.13	2,981.20	9,640.88	9,766.20	8,917.64
62	4,809.21	4,910.23	4,448.44	3,303.41	3,340.82	3,055.60	9,900.88	10,020.60	9,158.14
63	4,934.54	5,041.16	4,564.36	3,383.85	3,417.52	3,130.00	10,160.89	10,273.13	9,398.64
64	5,063.61	5,175.85	4,683.75	3,466.15	3,496.08	3,203.81	10,422.77	10,531.26	9,640.87
65+	NA	NA	NA	NA	NA	NA	NA	NA	NA

Children
 1
 2
 3
 4 or More

\$179.57	\$188.93	\$166.10	\$174.75
359.15	377.85	332.21	349.51
538.72	566.78	498.31	524.26
718.30	755.71	664.41	699.02

Table 1e

Northwestern National Insurance Company
 "MED" Comprehensive Major Medical Policy
 Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
 California Rates Including Cumulative Increases Through 2009 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$5,000 Deductible		With Mental Illness Rider	\$5,000 Deductible		With Mental Illness Rider	\$5,000 Deductible		With Mental Illness Rider
	Without Mental Illness Rider	Maximum Benefit		Without Mental Illness Rider	Maximum Benefit		Without Mental Illness Rider	Maximum Benefit	
Accident	\$393.78	\$443.01	\$364.24	\$377.38	\$436.17	\$349.07	\$876.44	\$996.77	\$810.70
Sickness	\$443.01	\$529.15	\$409.77	\$432.07	\$496.33	\$399.66	\$1,041.89	\$1,196.39	\$963.73
25	443.01	529.15	409.77	432.07	496.33	399.66	1,041.89	1,196.39	963.73
26-30	492.23	623.49	455.30	463.52	544.19	428.75	1,186.82	1,360.47	1,097.79
31-35	510.01	635.80	471.75	473.09	555.13	437.60	1,211.43	1,391.92	1,120.56
36	529.15	650.84	489.45	482.66	566.07	446.45	1,240.15	1,426.10	1,147.11
37	549.66	665.88	508.42	493.60	579.74	456.57	1,271.60	1,464.39	1,176.20
38	572.90	686.39	529.92	505.90	593.41	467.95	1,304.41	1,505.41	1,206.56
39	596.15	706.90	551.42	519.58	609.82	480.60	1,341.33	1,549.16	1,240.71
40	622.13	731.51	575.45	534.92	626.23	494.51	1,379.61	1,595.65	1,276.12
41	646.74	756.12	598.22	551.03	645.37	509.69	1,422.00	1,644.87	1,315.32
42	675.45	784.83	624.78	568.80	664.51	526.13	1,465.75	1,698.20	1,355.80
43	702.80	814.92	650.07	586.58	683.65	542.57	1,513.61	1,752.89	1,400.06
44	734.24	847.73	679.16	605.72	705.53	560.28	1,562.83	1,811.68	1,445.59
45	765.69	881.91	708.25	626.23	727.41	579.25	1,614.79	1,873.21	1,493.65
46	798.51	918.83	738.61	648.10	752.02	599.48	1,670.85	1,938.84	1,545.51
47	834.06	959.85	771.49	669.98	776.63	619.72	1,728.28	2,005.84	1,598.63
48	868.24	1,000.87	803.11	695.96	803.98	643.75	1,788.44	2,075.57	1,654.27
49	905.16	1,044.62	837.25	719.20	831.32	665.25	1,852.70	2,149.41	1,713.72
50	943.44	1,091.11	872.67	746.55	860.04	690.55	1,918.33	2,225.98	1,774.42
51	984.46	1,138.97	910.61	775.26	890.12	717.10	1,986.70	2,308.02	1,837.66
52	1,025.48	1,190.93	948.55	802.61	921.57	742.40	2,059.17	2,387.32	1,904.69
53	1,067.87	1,242.88	987.76	834.06	954.38	771.49	2,133.00	2,472.09	1,972.99
54	1,111.62	1,298.94	1,028.23	864.14	987.20	799.31	2,209.57	2,560.97	2,043.81
55	1,156.74	1,357.74	1,069.97	896.95	1,022.75	829.67	2,288.87	2,652.58	2,117.17
56	1,203.23	1,419.27	1,112.79	929.77	1,058.30	860.02	2,370.91	2,746.92	2,193.05
57	1,251.09	1,478.06	1,157.23	965.32	1,095.21	892.90	2,457.05	2,844.00	2,272.73
58	1,301.68	1,543.69	1,204.03	999.50	1,133.50	924.52	2,544.56	2,943.81	2,353.67
59	1,350.90	1,609.32	1,249.56	1,036.42	1,173.15	958.67	2,634.80	3,047.73	2,437.14
60	1,402.86	1,679.05	1,297.62	1,074.70	1,214.17	994.08	2,727.78	3,153.01	2,523.15
61	1,456.18	1,750.15	1,346.94	1,112.99	1,255.19	1,029.49	2,823.49	3,263.76	2,611.68
62	1,512.24	1,823.99	1,398.80	1,154.01	1,296.94	1,067.44	2,921.94	3,378.62	2,702.74
63	1,571.04	1,900.56	1,453.18	1,197.76	1,345.43	1,107.91	3,062.77	3,498.94	2,833.01
64	1,616.16	1,961.61	1,500.00	1,244.50	1,394.50	1,157.91	3,207.22	3,630.84	2,900.12
65+				1,047.96	1,175.88	968.79			

Children
 1
 2
 3
 4 or More

Table 1f

Northwestern National Insurance Company
 "MED" Comprehensive Major Medical Policy
 Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
 California Rates Including Cumulative Increases Through 2009 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$10,000 Deductible			\$10,000 Deductible			\$10,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	\$284.40	\$333.62	\$263.06	\$263.89	\$322.68	\$244.09	\$593.41	\$713.73	\$548.89
Sickness	\$339.09	\$425.23	\$313.65	\$315.85	\$380.11	\$292.15	\$690.49	\$845.00	\$638.69
TO 25									
26-30	384.21	515.48	355.39	340.46	421.13	314.92	767.06	940.71	709.52
31-35	403.36	529.15	373.10	352.77	434.80	326.30	794.41	974.89	734.81
36	421.13	542.82	389.54	365.07	448.48	337.68	824.49	1,010.44	762.64
37	440.27	556.49	407.24	377.38	461.75	349.07	857.30	1,050.09	792.99
38	459.42	572.90	424.95	391.05	478.56	361.71	892.85	1,093.85	825.87
39	478.56	589.31	442.66	404.72	494.97	374.36	929.77	1,137.60	860.02
40	500.43	609.82	462.89	419.76	511.37	388.27	970.79	1,186.82	897.96
41	519.58	628.96	480.60	434.80	529.15	402.19	1,014.54	1,238.78	938.43
42	541.45	649.47	500.84	451.21	546.92	417.36	1,059.66	1,292.11	980.17
43	560.60	672.72	518.54	468.99	566.07	433.80	1,107.52	1,346.80	1,024.44
44	582.47	695.96	538.78	485.39	585.21	448.98	1,158.11	1,406.96	1,071.23
45	604.35	720.57	559.01	503.17	604.35	465.42	1,211.43	1,469.86	1,120.56
46	626.23	747.92	579.25	522.31	626.23	483.13	1,267.49	1,535.49	1,172.41
47	648.10	773.90	599.48	541.45	648.10	500.84	1,324.92	1,602.48	1,225.53
48	669.98	802.61	619.72	561.96	669.98	519.81	1,386.45	1,673.58	1,282.44
49	691.86	831.32	639.96	581.11	693.23	537.51	1,450.71	1,747.42	1,341.88
50	715.10	862.77	661.46	602.98	716.47	557.75	1,516.34	1,823.99	1,402.59
51	739.71	894.22	684.22	624.86	739.71	577.98	1,584.71	1,903.29	1,465.83
52	762.96	928.40	705.72	646.74	765.69	598.22	1,655.81	1,983.96	1,531.59
53	787.57	962.58	728.49	671.35	791.67	620.98	1,729.64	2,068.74	1,599.89
54	810.81	998.13	749.99	694.59	817.65	642.49	1,806.21	2,157.61	1,670.71
55	834.06	1,035.05	771.49	719.20	845.00	665.25	1,884.15	2,247.85	1,742.80
56	860.04	1,073.34	795.52	743.82	872.34	688.02	1,966.19	2,342.20	1,818.69
57	884.65	1,111.62	818.28	769.79	899.69	712.05	2,050.96	2,437.91	1,897.10
58	910.63	1,152.64	842.31	795.77	929.77	736.08	2,137.10	2,536.36	1,976.78
59	935.24	1,193.66	865.08	823.12	959.85	761.37	2,225.98	2,638.90	2,058.99
60	962.58	1,238.78	890.37	850.47	989.93	786.67	2,318.95	2,744.19	2,144.99
61	988.56	1,282.53	914.40	879.18	1,021.38	813.22	2,413.30	2,853.57	2,232.26
62	1,018.64	1,330.39	942.23	910.63	1,055.66	842.31	2,510.38	2,967.06	2,322.05
63	1,051.46	1,380.98	972.58	944.81	1,092.48	873.93	2,606.68	3,082.85	2,457.38
64	1,339.96	1,504.04	1,239.44	951.65	1,080.17	880.26	2,807.08	3,140.71	2,596.50
65+									

Children	\$57.43	\$62.90	\$53.12	\$58.18
1	114.85	125.79	106.24	116.36
2	172.28	188.69	159.36	174.53
3	229.71	251.58	212.48	232.71
4 or More				

Table 1g

Northwestern National Insurance Company
 "MED" Comprehensive Major Medical Policy
 Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
 California Rates Including Cumulative Increases Through 2009 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$15,000 Deductible			\$15,000 Deductible			\$15,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit	Maximum Benefit
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
TO 25	\$259.79	\$309.01	\$240.30	\$222.87	\$281.67	\$206.15	\$523.68	\$644.00	\$484.39
26-30	287.13	373.28	265.59	269.36	333.62	249.15	586.58	741.08	542.57
31-35	340.46	471.72	314.92	303.54	384.21	280.77	611.19	784.83	565.34
36	352.77	478.56	326.30	311.75	393.78	288.36	622.13	802.61	575.45
37	360.97	482.66	333.89	315.85	399.25	292.15	626.23	812.18	579.25
38	370.54	486.76	342.74	321.32	407.21	297.21	631.70	824.49	584.31
39	378.74	492.23	350.33	328.15	415.66	303.54	641.27	842.26	593.16
40	389.68	500.43	360.45	339.09	429.33	313.65	661.78	869.61	612.13
41	407.46	516.84	376.89	348.66	440.27	322.51	687.76	903.79	636.16
42	426.60	535.98	394.60	360.97	455.31	333.89	721.94	944.81	667.78
43	447.11	556.49	413.57	380.11	470.35	351.60	761.59	994.03	704.46
44	468.99	581.11	433.80	389.68	486.76	360.45	806.71	1,045.99	746.19
45	494.97	608.45	457.83	406.09	505.90	375.63	857.30	1,106.15	792.99
46	518.21	634.43	479.33	422.50	523.68	390.80	909.26	1,167.68	841.05
47	542.82	664.51	502.10	440.27	544.19	407.24	968.05	1,236.05	895.43
48	568.80	694.59	526.13	456.68	563.33	422.42	1,029.58	1,307.15	952.35
49	592.04	724.67	547.63	477.19	585.21	441.39	1,093.85	1,380.98	1,011.79
50	616.66	756.12	570.40	494.97	607.08	457.83	1,162.21	1,458.92	1,075.02
51	639.90	787.57	591.90	516.84	630.33	478.07	1,231.94	1,539.59	1,139.53
52	663.14	817.65	613.40	535.96	650.84	495.78	1,303.04	1,621.63	1,205.29
53	683.65	849.10	632.37	556.49	675.45	514.75	1,378.25	1,706.40	1,274.85
54	704.16	879.18	651.34	578.37	698.69	534.98	1,453.45	1,792.54	1,344.41
55	721.94	909.26	667.78	600.25	723.31	555.22	1,528.65	1,880.05	1,413.97
56	735.61	936.61	680.43	620.76	746.55	574.19	1,603.85	1,967.56	1,483.53
57	747.92	961.22	691.81	641.27	769.79	593.16	1,680.42	2,056.43	1,554.36
58	756.12	983.09	699.40	663.14	793.04	613.40	1,756.99	2,143.94	1,625.18
59	761.59	1,003.60	704.46	683.65	817.65	632.37	1,830.83	2,230.08	1,693.48
60	765.69	1,024.11	708.25	704.16	840.89	651.34	1,903.29	2,316.22	1,760.51
61	769.79	1,045.99	712.05	724.67	864.14	670.31	1,975.76	2,400.99	1,827.54
62	772.53	1,066.50	714.58	743.82	886.02	688.02	2,045.49	2,485.77	1,892.04
63	775.26	1,087.01	717.10	762.96	907.89	705.72	2,113.86	2,570.54	1,955.28
64	778.00	1,107.52	719.63	782.10	929.77	723.43	2,219.14	2,655.31	2,026.66
65+	1,268.86	1,432.94	1,173.67	890.12	1,018.64	823.34	2,666.25	2,999.87	2,466.23

Children
 1
 2
 3
 4 or More

\$53.33	\$58.79	\$49.32	\$54.38
106.65	117.59	98.65	108.77
159.98	176.38	147.97	163.15
213.30	235.18	197.30	217.53

Table 1a
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$500 Deductible			\$500 Deductible			\$500 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
TO 25	\$1,331.73	\$1,378.37	\$1,231.83	\$1,274.97	\$1,549.37	\$1,605.08	\$1,433.14	\$1,484.67	\$3,136.31
26-30	1,656.89	1,738.51	1,532.60	1,608.09	1,811.05	1,871.94	1,675.19	1,731.51	3,812.54
31-35	2,022.21	2,146.58	1,870.51	1,985.55	2,099.94	2,176.37	1,942.41	2,013.11	4,576.86
36	2,121.97	2,241.15	1,962.78	2,073.02	2,150.47	2,228.19	1,989.14	2,061.04	4,753.05
37	2,221.72	2,337.01	2,055.05	2,161.69	2,202.28	2,281.31	2,037.07	2,110.17	4,931.82
38	2,322.76	2,432.88	2,148.51	2,250.37	2,254.10	2,335.72	2,085.00	2,160.49	5,111.89
39	2,423.81	2,531.33	2,241.98	2,341.43	2,307.22	2,390.13	2,134.13	2,210.82	5,293.25
40	2,524.85	2,629.79	2,335.44	2,432.50	2,361.63	2,447.13	2,184.46	2,263.55	5,488.87
41	2,640.15	2,730.83	2,442.09	2,525.97	2,416.03	2,502.83	2,234.79	2,315.07	5,659.87
42	2,728.24	2,831.88	2,523.57	2,619.43	2,471.74	2,561.13	2,286.31	2,368.99	5,846.42
43	2,830.58	2,934.22	2,618.24	2,714.10	2,528.74	2,619.42	2,339.04	2,422.92	6,032.96
44	2,931.63	3,037.86	2,711.70	2,809.96	2,585.74	2,677.72	2,391.76	2,476.84	6,222.10
45	3,035.27	3,142.79	2,807.56	2,907.02	2,644.04	2,738.60	2,445.68	2,533.16	6,412.53
46	3,137.61	3,247.72	2,902.23	3,004.08	2,702.33	2,798.20	2,499.61	2,588.28	6,602.97
47	3,239.95	3,352.24	2,996.89	3,103.54	2,761.92	2,860.38	2,554.73	2,645.80	6,795.99
48	3,343.59	3,462.77	3,092.75	3,203.00	2,821.51	2,922.56	2,609.85	2,703.31	6,990.31
49	3,445.93	3,571.59	3,187.42	3,303.65	2,883.70	2,986.04	2,667.37	2,762.03	7,185.92
50	3,549.56	3,681.70	3,283.28	3,405.50	2,944.58	3,050.81	2,723.68	2,821.94	7,384.13
51	3,653.20	3,793.11	3,379.14	3,508.56	3,008.06	3,115.58	2,782.40	2,881.86	7,582.33
52	3,758.13	3,904.52	3,476.20	3,611.61	3,071.54	3,180.36	2,841.12	2,941.77	7,781.83
53	3,861.77	4,018.52	3,572.07	3,717.06	3,135.02	3,247.72	2,899.83	3,004.08	7,983.93
54	3,966.70	4,132.52	3,669.13	3,822.51	3,201.08	3,315.08	2,960.94	3,066.39	8,187.31
55	4,071.63	4,249.11	3,766.19	3,930.35	3,267.15	3,383.74	3,022.06	3,129.90	8,392.00
56	4,175.27	4,365.70	3,862.05	4,038.20	3,333.22	3,452.40	3,083.17	3,193.41	8,596.68
57	4,281.50	4,483.59	3,960.31	4,147.24	3,400.59	3,522.36	3,145.48	3,258.12	8,803.95
58	4,386.43	4,601.48	4,057.37	4,256.28	3,469.24	3,592.31	3,208.99	3,322.82	9,013.82
59	4,492.66	4,721.96	4,155.63	4,367.72	3,537.90	3,664.86	3,272.50	3,399.93	9,223.68
60	4,597.59	4,842.43	4,252.69	4,479.16	3,607.86	3,737.41	3,337.20	3,457.03	9,434.84
61	4,703.82	4,965.50	4,350.95	4,593.00	3,677.81	3,809.95	3,401.91	3,524.13	9,648.59
62	4,810.05	5,088.57	4,449.20	4,706.83	3,749.06	3,883.79	3,467.81	3,592.44	9,862.35
63	4,917.57	5,212.94	4,548.66	4,821.87	3,821.61	3,958.93	3,534.92	3,661.94	10,077.39
64	5,026.39	5,338.60	4,649.32	4,938.10	3,895.45	4,035.36	3,603.22	3,732.63	10,330.01
65+	2,497.65	2,653.10	2,310.28	2,454.07	1,950.96	2,072.74	1,804.61	1,917.24	5,073.03
Children	1								
	2								
	3								
4 or More									

Table 1b
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$750 Deductible			\$750 Deductible			\$750 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
TO 25	\$1,032.48	\$1,079.12	\$995.03	\$1,024.71	\$1,080.41	\$999.36	\$2,270.94	\$2,384.94	\$2,100.58
26-30	1,298.05	1,379.67	1,200.67	1,224.21	1,285.10	1,188.69	2,820.22	2,966.61	2,608.65
31-35	1,596.01	1,720.37	1,476.28	1,441.85	1,518.28	1,404.38	3,420.02	3,584.54	3,163.45
36	1,877.62	1,796.80	1,551.77	1,611.55	1,559.74	1,442.73	3,563.81	3,734.81	3,296.46
37	1,760.53	1,875.83	1,628.46	1,523.46	1,602.49	1,409.17	3,708.91	3,885.09	3,430.67
38	1,843.44	1,953.56	1,705.15	1,584.56	1,646.53	1,447.52	3,856.59	4,039.25	3,567.27
39	1,926.35	2,033.87	1,781.84	1,607.67	1,690.58	1,487.06	4,005.57	4,196.00	3,705.07
40	2,010.56	2,115.49	1,859.73	1,653.01	1,738.51	1,529.00	4,170.09	4,354.04	3,857.26
41	2,109.01	2,199.69	1,950.80	1,698.35	1,785.15	1,570.13	4,310.00	4,514.68	3,986.67
42	2,180.26	2,283.90	2,016.70	1,743.69	1,833.08	1,612.88	4,466.75	4,677.91	4,131.66
43	2,265.76	2,369.40	2,095.79	1,792.92	1,883.60	1,658.42	4,623.50	4,843.73	4,276.65
44	2,349.97	2,456.19	2,173.68	1,840.85	1,932.83	1,702.75	4,782.84	5,009.55	4,424.04
45	2,436.76	2,544.29	2,253.96	1,890.08	1,984.65	1,748.29	4,943.48	5,179.25	4,572.63
46	2,523.56	2,633.67	2,334.24	1,940.60	2,036.46	1,795.02	5,106.71	5,351.55	4,723.61
47	2,610.35	2,725.65	2,414.53	1,992.42	2,090.87	1,842.95	5,271.23	5,525.14	4,875.79
48	2,698.45	2,817.63	2,496.01	2,044.24	2,145.28	1,890.88	5,438.35	5,712.98	5,030.37
49	2,785.24	2,910.90	2,576.30	2,099.94	2,202.28	1,942.41	5,606.76	5,878.80	5,186.14
50	2,873.33	3,005.47	2,657.78	2,153.06	2,259.28	1,991.54	5,779.05	6,060.17	5,345.52
51	2,962.72	3,102.63	2,740.46	2,210.06	2,317.58	2,044.26	5,951.35	6,242.83	5,504.89
52	3,053.40	3,199.79	2,824.34	2,267.06	2,375.88	2,096.99	6,124.94	6,426.78	5,665.46
53	3,141.49	3,298.24	2,905.82	2,324.06	2,436.76	2,149.71	6,302.42	6,613.33	5,829.62
54	3,232.18	3,397.99	2,989.70	2,384.94	2,498.94	2,206.03	6,481.19	6,802.47	5,994.98
55	3,322.86	3,500.34	3,073.58	2,444.54	2,561.13	2,261.15	6,661.26	6,994.19	6,161.54
56	3,413.54	3,603.97	3,157.46	2,505.42	2,624.60	2,317.47	6,842.63	7,187.22	6,329.30
57	3,505.52	3,707.61	3,242.54	2,567.60	2,689.38	2,374.99	7,027.88	7,384.13	6,500.66
58	3,597.50	3,812.54	3,327.62	2,632.38	2,755.45	2,434.90	7,215.72	7,582.33	6,674.41
59	3,690.77	3,920.07	3,413.89	2,696.85	2,822.81	2,493.62	7,403.56	7,781.83	6,848.16
60	3,782.75	4,027.59	3,498.97	2,761.92	2,891.47	2,554.73	7,592.70	7,983.93	7,023.10
61	3,876.02	4,137.70	3,585.25	2,827.99	2,960.13	2,615.84	7,785.72	8,188.61	7,201.65
62	3,969.29	4,247.82	3,671.52	2,895.36	3,030.08	2,678.15	7,978.75	8,395.88	7,380.19
63	4,065.16	4,360.52	3,760.19	2,964.02	3,101.33	2,741.66	8,174.36	8,607.04	7,561.13
64	4,163.61	4,475.82	3,851.26	3,035.27	3,175.18	2,807.56	8,408.84	8,822.09	7,778.02
65+	NA	NA	NA	NA	NA	NA	NA	NA	NA

Children
1
2
3
4 or More

\$171.00	\$176.18	\$158.17	\$162.97
342.00	352.37	316.35	325.93
513.00	528.55	474.52	488.90
684.00	704.73	632.69	651.86

Table 1c
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$1,000 Deductible			\$1,000 Deductible			\$1,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
TO 25	\$1,403.47	\$1,477.88	\$1,298.19	\$1,367.02	\$1,367.02	\$1,367.02	\$3,092.19	\$3,274.08	\$2,860.22
26-30	1,792.06	1,922.28	1,657.63	1,778.08	1,778.08	1,778.08	3,893.84	4,117.41	3,592.48
31-35	2,221.99	2,420.42	2,055.30	2,238.85	2,238.85	2,238.85	4,745.77	5,008.27	4,389.75
36	2,339.81	2,529.97	2,164.28	2,340.18	2,340.18	2,340.18	4,952.46	5,225.30	4,580.94
37	2,455.56	2,639.52	2,271.35	2,441.51	2,441.51	2,441.51	5,165.36	5,446.47	4,777.87
38	2,575.45	2,751.14	2,382.24	2,544.75	2,544.75	2,544.75	5,380.33	5,671.77	4,976.70
39	2,695.33	2,866.89	2,493.13	2,651.82	2,651.82	2,651.82	5,601.49	5,905.34	5,181.28
40	2,815.21	2,982.64	2,604.02	2,758.89	2,758.89	2,758.89	5,824.72	6,138.90	5,387.76
41	2,937.17	3,102.52	2,716.83	2,869.78	2,869.78	2,869.78	6,050.02	6,376.61	5,596.16
42	3,059.12	3,224.47	2,829.63	2,982.58	2,982.58	2,982.58	6,283.59	6,620.51	5,812.21
43	3,183.14	3,348.49	2,944.34	3,097.30	3,097.30	3,097.30	6,517.16	6,868.54	6,028.25
44	3,305.09	3,474.58	3,057.15	3,213.92	3,213.92	3,213.92	6,759.00	7,120.72	6,251.95
45	3,431.17	3,602.73	3,173.77	3,332.46	3,332.46	3,332.46	7,000.83	7,377.02	6,475.64
46	3,557.26	3,732.95	3,290.40	3,452.91	3,452.91	3,452.91	7,246.80	7,637.46	6,703.16
47	3,683.34	3,867.30	3,407.03	3,577.19	3,577.19	3,577.19	7,498.97	7,904.10	6,936.41
48	3,811.49	4,001.66	3,525.56	3,701.46	3,701.46	3,701.46	7,753.21	8,172.80	7,171.58
49	3,939.65	4,140.14	3,644.10	3,829.56	3,829.56	3,829.56	8,011.58	8,445.64	7,410.57
50	4,067.80	4,278.63	3,762.64	3,957.66	3,957.66	3,957.66	8,276.15	8,724.68	7,655.29
51	4,198.02	4,421.25	3,883.09	4,089.58	4,089.58	4,089.58	8,542.79	9,007.86	7,901.93
52	4,330.30	4,563.87	4,005.45	4,221.50	4,221.50	4,221.50	8,811.50	9,293.10	8,150.48
53	4,462.59	4,712.69	4,127.82	4,359.16	4,359.16	4,359.16	9,088.47	9,584.54	8,406.67
54	4,617.61	4,861.52	4,271.21	4,496.81	4,496.81	4,496.81	9,367.51	9,880.12	8,664.78
55	4,729.23	5,012.40	4,374.45	4,636.38	4,636.38	4,636.38	9,648.62	10,179.83	8,924.80
56	4,863.58	5,167.43	4,498.73	4,779.78	4,779.78	4,779.78	9,933.86	10,483.68	9,188.64
57	5,000.00	5,322.45	4,624.91	4,923.17	4,923.17	4,923.17	10,225.31	10,793.72	9,458.22
58	5,136.42	5,479.54	4,751.10	5,068.48	5,068.48	5,068.48	10,520.88	11,105.84	9,731.63
59	5,274.91	5,640.76	4,879.20	5,217.60	5,217.60	5,217.60	10,818.53	11,422.08	10,006.94
60	5,411.33	5,801.99	5,005.38	5,366.73	5,366.73	5,366.73	11,120.30	11,744.53	10,286.08
61	5,549.82	5,967.35	5,133.48	5,519.69	5,519.69	5,519.69	11,426.22	12,069.04	10,569.04
62	5,690.37	6,134.77	5,263.49	5,674.55	5,674.55	5,674.55	11,736.26	12,401.83	10,855.83
63	5,832.99	6,304.26	5,395.41	5,831.33	5,831.33	5,831.33	12,048.37	12,738.74	11,144.53
64	5,979.75	6,477.89	5,531.16	5,991.93	5,991.93	5,991.93	12,420.43	13,079.79	11,488.67
65+	2,815.21	3,063.25	2,604.02	2,833.45	2,833.45	2,833.45	5,793.72	6,298.06	5,359.09

Children
1
2
3
4 or More

\$212.90	\$221.17	\$196.93	\$204.57
425.80	442.33	393.85	409.15
638.69	663.50	590.78	613.72
851.59	884.66	787.71	818.30

Table 1d
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$1,000 Deductible		With Mental Illness Rider	\$1,000 Deductible		With Mental Illness Rider	\$1,000 Deductible		With Mental Illness Rider
	Without Mental Illness Rider	Maximum Benefit \$25,000 UNLIMITED \$25,000		Without Mental Illness Rider	Maximum Benefit \$25,000 UNLIMITED \$25,000		Without Mental Illness Rider	Maximum Benefit \$25,000 UNLIMITED \$25,000	
Accident									
Sickness									
TO 25	\$1,304.26	\$1,345.60	\$1,206.42	\$1,167.84	\$1,211.25	\$1,080.23	\$1,120.38	\$2,887.56	\$2,974.37
26-30	1,670.11	1,756.93	1,544.82	1,432.41	1,488.22	1,324.95	1,376.58	3,635.80	3,751.55
31-35	2,075.24	2,211.66	1,919.56	1,709.39	1,767.26	1,581.15	1,634.68	4,450.19	4,588.68
36	2,180.65	2,308.81	2,017.07	1,765.19	1,827.20	1,631.77	1,690.13	4,642.42	4,789.17
37	2,286.07	2,408.02	2,114.57	1,821.00	1,885.08	1,684.39	1,743.66	4,840.85	4,991.73
38	2,393.55	2,509.30	2,213.99	1,878.88	1,945.02	1,737.93	1,799.11	5,041.34	5,198.43
39	2,501.03	2,610.58	2,313.41	1,938.82	2,007.03	1,793.37	1,856.47	5,248.04	5,409.26
40	2,610.58	2,716.00	2,414.74	1,998.76	2,069.04	1,848.82	1,913.82	5,454.74	5,622.16
41	2,720.13	2,819.35	2,516.07	2,060.77	2,133.11	1,906.18	1,973.09	5,665.57	5,835.06
42	2,831.75	2,926.83	2,619.32	2,122.78	2,197.19	1,963.53	2,032.36	5,880.53	6,056.23
43	2,945.43	3,036.38	2,724.47	2,186.86	2,263.33	2,022.80	2,093.54	6,098.63	6,277.39
44	3,059.12	3,148.00	2,829.63	2,253.00	2,329.48	2,083.98	2,154.72	6,322.86	6,502.69
45	3,174.87	3,259.61	2,936.69	2,319.14	2,395.62	2,145.16	2,215.90	6,548.16	6,730.06
46	3,290.62	3,373.30	3,043.76	2,387.35	2,463.83	2,208.26	2,279.00	6,777.60	6,959.49
47	3,408.44	3,489.05	3,152.74	2,455.56	2,532.04	2,271.35	2,342.09	7,011.17	7,195.13
48	3,526.25	3,606.86	3,261.72	2,527.91	2,604.38	2,338.27	2,409.01	7,246.80	7,432.83
49	3,619.27	3,726.75	3,347.18	2,600.25	2,674.66	2,405.18	2,474.01	7,488.64	7,672.60
50	3,611.00	3,846.63	3,340.11	2,672.59	2,747.00	2,472.10	2,540.93	7,732.54	7,914.43
51	3,890.04	3,968.58	3,598.22	2,747.00	2,819.35	2,540.93	2,607.85	7,980.58	8,162.47
52	4,014.06	4,092.60	3,712.93	2,823.48	2,895.83	2,611.67	2,678.59	8,230.68	8,410.51
53	4,140.14	4,218.69	3,829.56	2,897.89	2,970.50	2,680.50	2,745.50	8,486.98	8,664.74
54	4,266.23	4,346.84	3,946.18	2,976.44	3,044.65	2,753.15	2,816.24	8,745.35	8,918.98
55	4,392.31	4,474.99	4,062.81	3,057.05	3,123.19	2,827.72	2,888.90	9,005.79	9,177.35
56	4,520.47	4,607.28	4,181.35	3,133.53	3,201.74	2,898.46	2,961.55	9,270.36	9,437.79
57	4,650.68	4,737.50	4,301.80	3,220.34	3,292.35	2,978.76	3,036.11	9,541.14	9,704.43
58	4,780.90	4,871.85	4,422.25	3,303.02	3,380.89	3,055.23	3,108.77	9,813.98	9,971.07
59	4,913.19	5,008.27	4,544.61	3,387.77	3,441.51	3,133.62	3,183.33	10,090.95	10,241.84
60	5,045.48	5,146.76	4,666.97	3,474.58	3,524.19	3,213.92	3,259.81	10,369.99	10,516.75
61	5,177.76	5,283.18	4,789.34	3,561.39	3,606.86	3,294.22	3,336.28	10,653.17	10,791.66
62	5,314.18	5,425.80	4,915.52	3,650.27	3,691.61	3,376.43	3,414.67	10,940.48	11,072.76
63	5,452.67	5,570.49	5,043.62	3,739.15	3,776.36	3,458.65	3,493.06	11,227.79	11,351.80
64	5,595.29	5,719.31	5,175.54	3,830.10	3,863.17	3,542.77	3,573.36	11,517.16	11,637.05
65+	NA	NA	NA	NA	NA	NA	NA	NA	NA

Children
1
2
3
4 or More

\$198.43	\$208.76	\$183.54	\$193.10
396.86	417.53	367.09	386.21
595.29	626.29	550.63	579.31
793.72	835.06	734.17	772.41

Table 1e
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$5,000 Deductible			\$5,000 Deductible			\$5,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	\$435.13	\$489.52	\$402.49	\$417.00	\$481.97	\$385.72	\$1,101.43	\$895.82	\$1,018.80
Sickness	489.52	584.71	452.80	477.44	548.45	441.62	1,151.29	1,322.02	1,222.84
TO 25	543.92	688.96	503.11	512.19	601.33	473.76	1,311.44	1,503.32	1,390.54
26-30	563.56	702.56	521.28	522.76	613.42	483.55	1,338.64	1,538.07	1,422.69
31-35	584.71	719.18	540.84	533.34	625.50	493.33	1,370.36	1,575.84	1,457.63
36	607.37	735.80	561.81	545.43	640.61	504.51	1,405.11	1,618.15	1,496.76
37	633.06	758.46	585.57	559.02	655.72	517.09	1,441.38	1,663.47	1,538.68
38	658.74	781.12	609.32	574.13	673.85	531.06	1,482.17	1,711.82	1,583.40
39	687.45	808.32	635.88	590.75	691.98	546.44	1,524.47	1,763.19	1,630.92
40	714.64	835.51	661.03	608.88	713.13	563.21	1,571.31	1,817.58	1,681.23
41	746.37	867.24	690.38	628.52	734.29	581.37	1,619.66	1,876.51	1,735.73
42	776.59	900.48	718.33	648.17	755.44	599.54	1,672.54	1,936.94	1,791.64
43	811.34	936.74	750.47	669.32	779.61	619.11	1,726.93	2,001.91	1,851.73
44	846.09	974.51	782.62	691.98	803.79	640.07	1,784.34	2,069.90	1,914.62
45	882.35	1,015.31	816.16	716.15	830.98	662.43	1,846.29	2,142.42	1,981.70
46	921.63	1,060.63	852.49	740.33	858.18	684.79	1,909.75	2,216.45	2,050.18
47	959.41	1,105.96	887.43	769.04	888.39	711.34	1,976.22	2,293.51	2,121.45
48	1,000.20	1,154.31	925.17	794.72	918.61	735.10	2,047.24	2,375.10	2,196.92
49	1,042.50	1,205.68	964.30	824.94	950.34	763.05	2,119.76	2,459.71	2,275.18
50	1,087.83	1,258.56	1,006.22	856.67	983.58	792.40	2,195.30	2,550.36	2,359.03
51	1,133.16	1,315.97	1,048.15	886.88	1,018.33	820.35	2,275.38	2,637.99	2,440.09
52	1,179.99	1,373.39	1,091.47	921.63	1,054.59	852.49	2,356.97	2,731.66	2,526.74
53	1,228.34	1,435.33	1,136.19	954.87	1,090.85	883.24	2,441.57	2,829.87	2,617.58
54	1,278.20	1,500.30	1,182.31	991.13	1,130.13	916.78	2,529.21	2,931.10	2,711.21
55	1,329.57	1,568.29	1,229.83	1,027.40	1,169.42	950.32	2,619.86	3,035.35	2,807.64
56	1,382.45	1,633.26	1,278.74	1,066.68	1,210.21	986.66	2,715.04	3,142.62	2,906.87
57	1,438.35	1,705.78	1,330.45	1,104.45	1,252.52	1,021.60	2,811.74	3,252.91	3,008.89
58	1,492.74	1,778.30	1,380.76	1,145.24	1,296.33	1,059.33	2,914.20	3,364.46	3,115.10
59	1,550.16	1,855.35	1,433.87	1,187.55	1,341.66	1,096.46	3,014.20	3,484.08	3,222.71
60	1,609.08	1,933.92	1,488.37	1,229.85	1,386.98	1,137.59	3,119.96	3,606.46	3,335.91
61	1,671.03	2,015.51	1,545.67	1,275.18	1,435.33	1,179.52	3,228.74	3,733.37	3,453.30
62	1,736.00	2,100.12	1,605.76	1,323.53	1,486.70	1,224.24	3,384.36	3,866.33	3,576.28
63	1,804.55	2,185.85	1,661.88	1,371.77	1,538.07	1,271.51	3,545.08	4,000.00	3,713.73
64									
65+									

Children
1
2
3
4 or More

Table 1f
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$10,000 Deductible			\$10,000 Deductible			\$10,000 Deductible		
	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit	Without Mental Illness Rider	With Mental Illness Rider	Maximum Benefit
Accident	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
Sickness	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED	\$100,000 UNLIMITED
TO 25	\$314.26	\$368.65	\$290.69	\$291.60	\$356.57	\$329.82	\$655.72	\$788.68	\$606.53
26-30	374.70	469.88	346.59	349.01	420.02	388.51	762.99	933.72	705.75
31-35	424.56	569.60	392.71	376.21	465.35	430.44	847.60	1,039.48	784.02
36	445.71	584.71	412.27	389.81	480.46	444.42	877.82	1,077.25	811.97
37	465.35	599.82	430.44	403.40	495.47	458.39	911.06	1,116.54	842.71
38	486.50	614.93	450.01	417.00	512.19	473.76	947.32	1,160.35	876.25
39	507.65	633.06	469.57	432.11	528.81	489.14	986.60	1,208.70	912.59
40	528.81	651.19	489.14	447.22	546.94	505.91	1,027.40	1,257.05	950.32
41	552.98	673.85	511.50	463.84	565.07	522.68	1,072.72	1,311.44	992.25
42	574.13	695.00	531.06	480.46	584.71	540.84	1,121.07	1,368.85	1,036.97
43	598.31	717.67	553.42	498.59	604.35	559.01	1,170.93	1,427.78	1,083.09
44	619.46	743.35	572.99	518.23	625.50	578.58	1,223.81	1,488.21	1,132.00
45	643.63	769.04	595.35	536.36	646.65	598.14	1,279.71	1,554.69	1,183.71
46	667.81	796.23	617.71	556.00	667.81	617.71	1,338.64	1,624.19	1,238.21
47	691.98	826.45	640.07	577.15	691.98	640.07	1,400.58	1,696.71	1,295.51
48	716.15	855.16	662.43	598.31	716.15	662.43	1,464.04	1,770.75	1,354.21
49	740.33	886.88	684.79	620.97	740.33	684.79	1,532.03	1,849.31	1,417.10
50	764.50	918.61	707.15	642.12	766.01	708.55	1,603.04	1,930.90	1,482.78
51	790.19	953.36	730.91	666.30	791.70	732.31	1,675.56	2,015.51	1,549.86
52	817.38	988.11	756.06	690.47	817.38	756.06	1,751.10	2,103.14	1,619.74
53	843.07	1,025.88	779.82	714.64	846.09	782.62	1,829.67	2,192.28	1,692.41
54	870.26	1,063.66	804.98	741.84	874.80	809.17	1,911.26	2,285.95	1,767.88
55	895.95	1,102.94	828.74	767.52	903.50	835.72	1,995.87	2,384.16	1,846.14
56	921.63	1,143.73	852.49	794.72	933.72	863.67	2,081.99	2,483.88	1,925.80
57	950.34	1,186.04	879.05	821.92	963.94	891.63	2,172.64	2,588.13	2,009.65
58	977.54	1,228.34	904.20	850.62	994.16	919.58	2,266.31	2,693.89	2,096.30
59	1,006.24	1,273.67	930.76	879.33	1,027.40	950.32	2,361.50	2,802.67	2,184.34
60	1,033.44	1,318.99	955.91	909.55	1,060.63	981.07	2,459.71	2,915.99	2,275.18
61	1,063.66	1,368.85	983.86	939.76	1,093.87	1,011.81	2,562.44	3,032.33	2,370.21
62	1,092.36	1,417.20	1,010.42	971.49	1,128.62	1,043.96	2,666.69	3,153.20	2,466.64
63	1,125.60	1,470.08	1,041.16	1,006.24	1,166.40	1,078.89	2,773.97	3,278.60	2,565.87
64	1,161.86	1,525.98	1,074.70	1,044.01	1,207.19	1,116.63	2,935.63	3,417.60	2,715.41
65+	1,480.66	1,661.96	1,369.58	1,051.57	1,193.59	1,104.05	3,101.83	3,470.48	2,869.13

Children
1
2
3
4 or More

\$63.46	\$69.50	\$58.70	\$64.29
126.91	139.00	117.39	128.57
190.37	208.50	176.09	192.86
253.83	278.00	234.79	257.15

Table 1g
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235
California Rates Including Cumulative Increases Through Proposed 2010 Increase

ISSUE AGE	MEN			WOMEN			MAN & WIFE		
	\$15,000 Deductible			\$15,000 Deductible			\$15,000 Deductible		
	Without Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITED	With Mental Illness Rider	Without Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITED	With Mental Illness Rider	Without Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITED	With Mental Illness Rider
Accident	\$287.07	\$341.46	\$265.53	\$315.84	\$246.27	\$311.24	\$578.67	\$711.62	\$535.25
Sickness	317.28	412.47	293.48	381.53	297.64	368.65	648.17	818.89	599.54
26-30	376.21	521.25	347.99	482.15	335.41	424.56	675.36	867.24	624.70
31-35	389.81	528.81	360.56	489.14	344.48	435.13	687.45	886.88	635.88
36	398.87	533.34	368.95	493.33	349.01	441.18	691.98	897.46	640.07
37	409.45	537.87	378.73	497.52	355.06	450.24	699.02	911.06	645.66
38	418.51	543.92	387.12	503.11	362.61	459.31	708.60	930.70	655.44
39	430.60	552.98	398.30	511.50	374.70	474.41	731.26	960.92	676.41
40	430.60	552.98	398.30	511.50	374.70	474.41	731.26	960.92	676.41
41	450.24	571.11	416.46	528.27	385.27	486.50	759.97	998.69	702.96
42	471.39	592.26	436.03	547.83	398.87	503.12	797.74	1,044.01	737.90
43	494.06	614.93	456.99	568.80	420.02	519.74	841.56	1,098.41	778.43
44	518.23	642.12	479.35	593.95	430.60	537.87	891.42	1,155.82	824.54
45	546.94	672.34	505.91	621.90	448.73	559.02	947.32	1,222.30	876.25
46	572.62	701.05	529.66	648.45	466.86	578.67	1,004.73	1,290.29	929.36
47	599.82	734.29	554.82	679.20	486.50	601.33	1,069.70	1,365.83	989.45
48	628.52	767.52	581.37	709.95	504.63	622.48	1,137.69	1,444.40	1,052.34
49	654.21	800.76	605.13	740.69	527.30	646.65	1,208.70	1,525.98	1,118.03
50	681.40	835.51	630.29	772.84	546.94	670.83	1,284.24	1,612.10	1,187.90
51	707.09	870.26	654.05	804.98	571.11	696.51	1,361.30	1,701.25	1,259.18
52	732.77	903.50	677.80	835.72	592.26	719.18	1,439.86	1,791.90	1,331.85
53	755.44	938.25	698.77	867.87	614.93	746.37	1,522.96	1,885.57	1,408.71
54	778.10	971.49	719.73	898.61	639.10	772.06	1,608.06	1,980.76	1,485.58
55	797.74	1,004.73	737.90	929.36	663.27	799.25	1,689.16	2,077.45	1,562.44
56	812.85	1,034.95	751.87	957.31	685.94	824.94	1,772.26	2,174.15	1,639.31
57	826.45	1,062.15	764.45	982.47	708.60	850.62	1,858.87	2,272.36	1,717.57
58	835.51	1,086.32	772.84	1,004.83	732.77	876.31	1,941.47	2,369.05	1,795.83
59	841.56	1,108.98	778.43	1,025.79	755.44	903.50	2,023.06	2,464.24	1,871.30
60	846.09	1,131.65	782.62	1,046.75	778.10	929.19	2,103.14	2,559.42	1,945.36
61	850.62	1,155.82	786.81	1,069.11	800.76	954.87	2,183.21	2,653.10	2,019.43
62	853.64	1,178.48	789.61	1,090.08	821.92	979.05	2,260.27	2,746.77	2,090.71
63	856.67	1,201.15	792.40	1,111.04	843.07	1,003.22	2,335.81	2,840.45	2,160.58
64	859.69	1,223.81	795.20	1,132.00	864.22	1,027.40	2,452.15	2,934.12	2,268.19
65+	1,402.09	1,583.40	1,296.91	1,464.61	983.58	1,125.60	2,946.21	3,314.86	2,725.19
Children	1								
	2								
	3								
4 or More									

SERFF Tracking Number: MUSA-126872630 State: California
Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070
Company Tracking Number: NIC
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Northwestern National Major Medical Policy
Project Name/Number: Rate Increase Filing/NIC 2010 CA

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Filing Cover Sheet

Comments:

Our cover letter is attached. Note, we did not use the Filing Cover Sheet because this request is rate, not form.

Attachment:

Cover letter CA.pdf

Item Status: **Status**
Date:

Satisfied - Item: Actuarial Memorandum

Comments:

Our Actuarial Memorandum and three Exhibits are attached.

Attachments:

ACT MEMO - California 2010.pdf

Exhibit I - CA.pdf

Exhibit II.pdf

Exhibit III - CA.pdf

Item Status: **Status**
Date:

Satisfied - Item: Health Rate Supplemental Form

Comments:

Attachment:

CA Health Rate Supplemental Form.xlsx

Item Status: **Status**
Date:

Satisfied - Item: Third Party Authorization

Comments:

Attachment:

Letter of Authorization.pdf



15800 Bluemound Road
Suite 100
Brookfield, WI 53005
USA
Tel +1 262 784 2250
Fax +1 262 923 3680

milliman.com

Richard H. Hauboldt, FSA, MAAA
Consulting Actuary

dick.hauboldt@milliman.com

October 19, 2010

Mr. Steve Poizner
Insurance Commissioner
State of California
Department of Insurance
300 Capitol Mall, Suite 1700
Sacramento, CA 95814

**Re: Northwestern National Insurance Company, NAIC # 23914,
"MED" Major Medical Policy Rate Increase Filing**

Dear Commissioner Poizner:

Enclosed you will find rate increase filing materials for Northwestern National Insurance Company's (Company) "MED" policy requesting a 10.5% increase consistent with expected medical trend for comprehensive major medical policies with high deductibles. Milliman, Inc. has been retained by Northwestern National to make this filing for them.

The "MED" policy experience has been significantly worse than expected since 1973, which caused the Company to stop selling this plan after February 1975. While there are only 18 policies in your state, it is important to continue filing rate increases not only because the policy is guaranteed renewable and has inflationary benefits, but also due to the financial condition of the Company. Northwestern National is in rehabilitation and its surplus was only about \$4.5 million at the end of 2009. Without rate increases on the "MED" policy the Company's financial condition will worsen.

The impact of the Patient Protection and Affordable Care Act as amended by HR 4872 will be addressed in a separate filing.

If you have any questions about the rate increase filing, please do not hesitate to contact our office. Thank you for your attention to this matter.

Sincerely,

A handwritten signature in black ink that reads "Richard H. Hauboldt". The signature is stylized with a large, flowing "R" and a cursive "Hauboldt".

Richard H. Hauboldt, FSA, MAAA
Consulting Actuary

Enclosures



15800 Bluemound Road
Suite 100
Brookfield, WI 53005
USA
Tel +1 262 784 2250
Fax +1 262 923 3680

milliman.com

Richard H. Hauboldt, FSA, MAAA
Consulting Actuary

dick.hauboldt@milliman.com

NORTHWESTERN NATIONAL INSURANCE COMPANY ACTUARIAL MEMORANDUM

COMPREHENSIVE MEDICAL EXPENSE POLICY, "MED" EXPERIENCE CLASS: ALL STATES Policy Forms 27045, 27173, 27183, 27193, 27262, 27233, 27235

SCOPE OF MEMORANDUM

The purpose of this rate filing is to demonstrate the need for a rate increase and may not be appropriate for other purposes. This memorandum provides actual experience from inception through March 2010 and projected experience through December 2011. Rate increases would apply only to in force business. Rate increases will be effective on the policy anniversary following the approval or acceptance of this filing. While the experience supports an indicated rate increase of 403% for the future period 1/2011 through 12/2011, California has indicated that they will only accept rate increases for trend on this closed block. A 10.5% rate increase is requested based on expected medical trend for medical plans with high deductibles. Exhibit I provides past and projected experience. Exhibit II provides recent rate history. Exhibit III shows annualized premium and policy distributions by state as of 3/31/10 and the average annual premium before and after the requested rate increase.

Any required benefit changes due to the Patient Protection and Affordable Care Act will be addressed in a separate filing.

BENEFITS DESCRIPTION

This policy provides Major Medical type benefits including dental, psychiatric care, and private duty nursing. It is guaranteed renewable for life with issue age premiums to age 65 and a reduced level premium thereafter. There is a benefit period deductible ranging from \$50 to \$15,000 per family with most policies now at \$5,000 to \$15,000. An additional annual out-of-pocket per person expense of \$50 applies in all states except New York. The deductible accumulation period is one month per each \$50 of deductible up to a maximum of 15 months (24 months in California). Benefits are paid for a minimum of 15 months following deductible satisfaction and may continue for an additional 45 months. Benefit maximums range from \$10,000 to "unlimited" with \$100,000 and "unlimited" being the most common. The policy was sold from 1968 through February 1975 with no issue age limits. No policies have been sold since February 1975, other than for spouse and child conversions.

ACTUAL EXPERIENCE

Exhibit I shows nationwide experience. The experience represents payments made from deductible satisfaction to 3/31/10. Claim reserves were calculated by a paid development method. Active life reserves are based on a gross premium valuation methodology.

**NORTHWESTERN NATIONAL INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

**COMPREHENSIVE MEDICAL EXPENSE POLICY, "MED"
EXPERIENCE CLASS: ALL STATES
Policy Forms 27045, 27173, 27183, 27193, 27262, 27233, 27235**

PROJECTED EXPERIENCE

The following assumptions were used for the projected experience shown in Exhibit I:

Morbidity: Actual experience

Interest: 0%

Total Annual Termination: 7% based on recent experience

Expenses / Profit: 35%

Target Loss Ratio: 80% based on the Patient Protection and Affordable Care Act

Annual Trend: 10.5% based on published surveys adjusted for scheduled benefits and deductible leveraging

Premiums: projected at the current rate level

Expected trend was based on the following information:

Firm	Source	2009 Trend
Society for Human Resource Management	The Segal Company's 2010 Health Plan Cost Trend Survey	10.2%-10.8%
Aon Consulting	Health Care Trends Survey Report, Fall 2009	12.0%
Buck Consulting	Health Care Costs Increase at Double Digit Rates January 28, 2010	10.3%
National Conference of State Legislators	Fall 2009 Survey of state insurance regulators by the NAIC	11-16%
International Foundation of Employee Benefit Plans	Trends in Public Employee Plans, Survey Results 2010	10%-12%
Milliman, Inc.	2010 Group Health Insurance Survey	9.0%-11%
PricewaterhouseCoopers	Behind the Numbers, Medical Cost Trends for 2011	9.5% (2010)
Average		10.3%-11.7%

The trend in the above surveys averages 11% and those trends are generally for low deductible plans rather than the high deductibles like the "MED" policy. The "MED" policy also has some benefits that are based on fixed schedules, which we estimate reduces an 11% trend to about 9.5%. Trends will increase due to deductible leveraging by 18% to 47% at deductibles of \$2,500 to \$15,000 according to the Milliman *Health Cost Guidelines Reinsurance*. However, the "MED" deductible does not have to be satisfied every year. We estimate after limited deductible leveraging the 9.5% trend results in a 10.5% leveraged trend for the "MED" policy.

Premiums were projected at the current rate level.

RATE INCREASE INDICATED AND REQUESTED

The indicated rate increase was calculated in Exhibit I by solving for the necessary earned premium change to obtain a loss ratio of 80% for the period January 1, 2011 through December 31, 2011, assuming a rate increase effective date of January 1, 2011.

The Company is requesting a 10.5% rate increase based on expected trend only, but recognizes that a rate increase can create a burden on personal expenses. Therefore, as in the past, members will be allowed to increase their deductibles, where possible, in order to obtain a lower premium.

**NORTHWESTERN NATIONAL INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

**COMPREHENSIVE MEDICAL EXPENSE POLICY, "MED"
EXPERIENCE CLASS: ALL STATES
Policy Forms 27045, 27173, 27183, 27193, 27262, 27233, 27235**

Both the future and the past loss ratios after the proposed rate increase are expected to exceed 80%. The 80% loss ratio Northwestern National is using is based on the Patient Protection and Affordable Care Act.

RATE INCREASE CERTIFICATION

I, Richard H. Hauboldt, am a Consulting Actuary with Milliman, Inc., and am a Member of the American Academy of Actuaries and meet its Qualification Standards for Statements of Actuarial Opinion. I have been retained by Northwestern National Insurance Company to prepare this Actuarial Memorandum for a rate increase filing. The purpose of this statement is to demonstrate compliance with state regulation and may not be appropriate for other purposes.

In preparing my opinion, I have relied upon the accuracy of the underlying records and summaries prepared under the direction of Northwestern National Insurance Company. I performed no verification as to the accuracy of these data.

The anticipated loss ratio for the time period January 1, 2011 through December 31, 2011 and the time period 1968 through December 31, 2011 is expected to equal or exceed 80% after application of the requested 10.5% rate increase. Loss ratio as used here is defined as incurred claims divided by earned premiums. Therefore, I believe the benefits provided are reasonable in relation to the premium charged as supported by the Actuarial Memorandum and attached Exhibits.

Actuarial methods, considerations, and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time-to-time by the Actuarial Standards Board, whose standards form the basis of this Statement of Opinion.

Prepared by:


Richard H. Hauboldt, FSA, MAAA
Consulting Actuary

October 19, 2010

Milliman, Inc.
15800 W. Bluemound Rd, Suite 100
Brookfield, WI 53005
(262) 784-2250

Exhibit I
Northwestern National Insurance Company
Actual & Projected Experience - All States
Deductible Satisfied Year Basis - As of March 31, 2010
(Same as Calendar Year Results with Retrospective Claim Reserves)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						(4)/(1)	(5)/	(8)
			Increase in			Paid	[(2)-(3)]	
	Written	Earned	Additional	Paid	Incurred	Loss	Incurred	(5)/(2)
Year	Premium	Premium	Policy Res.	Claims	Claims	Ratio	Loss Ratio	Incurred Loss Ratio
1968 - 1977	55,087,542	51,784,761	2,024,941	38,776,913	38,999,424	0.70	0.78	0.75
1978	5,983,438	6,159,386	543,706	5,837,082	5,837,082	0.98	1.04	0.95
1979	5,294,960	5,561,425	453,513	7,115,770	7,115,770	1.34	1.39	1.28
1980	5,588,007	5,387,250	(528,815)	6,230,453	6,434,418	1.11	1.09	1.19
1981	5,274,151	5,468,833	7,334	5,813,569	5,815,965	1.10	1.06	1.06
1982	5,406,128	5,066,058	(385,517)	6,043,088	6,043,088	1.12	1.11	1.19
1983	4,366,871	4,908,681	(212,307)	4,641,302	4,641,302	1.06	0.91	0.95
1984	4,292,209	4,446,995	(21,900)	4,108,564	4,108,564	0.96	0.92	0.92
1985	3,802,202	4,014,152	(8,188)	5,128,274	5,128,274	1.35	1.27	1.28
1986	3,595,462	3,668,814	124,078	6,043,406	6,043,406	1.68	1.70	1.65
1987	3,380,278	3,425,185	(28,891)	4,152,666	4,152,666	1.23	1.20	1.21
1988	3,104,674	3,306,017	11,759,503	3,803,924	3,803,924	1.23	(0.45)	1.15
1989	2,867,617	2,977,934	(35,285)	4,407,918	4,456,474	1.54	1.48	1.50
1990	2,598,563	2,714,596	0	3,616,219	3,617,497	1.39	1.33	1.33
1991	2,609,899	2,604,441	(1,992,172)	5,711,758	5,711,758	2.19	1.24	2.19
1992	2,449,671	2,508,694	(1,800,000)	3,407,621	3,407,621	1.39	0.79	1.36
1993	2,136,094	2,258,322	(1,387,995)	2,836,336	2,836,336	1.33	0.78	1.26
1994	2,155,951	2,192,463	(1,335,828)	2,274,778	2,274,778	1.06	0.64	1.04
1995	1,799,459	1,875,797	(677,637)	2,496,082	2,496,082	1.39	0.98	1.33
1996	1,620,285	1,743,418	(861,240)	2,542,486	2,542,486	1.57	0.98	1.46
1997	1,332,557	1,409,061	(1,387,700)	2,137,968	2,137,968	1.60	0.76	1.52
1998	929,952	1,044,004	(1,363,659)	1,099,849	1,099,849	1.18	0.46	1.05
1999	844,154	973,663	(800,539)	986,066	986,066	1.17	0.56	1.01
2000	881,513	909,201	(667,866)	3,640,737	3,682,275	4.13	2.33	4.05
2001	766,145	766,849	(350,473)	3,343,851	3,343,851	4.36	2.99	4.36
2002	782,253	770,969	0	1,732,530	1,732,530	2.21	2.25	2.25
2003	836,887	848,711	835,481	1,607,505	1,607,505	1.92	121.50	1.89
2004	823,800	842,697	987,338	1,588,576	1,590,227	1.93	(10.99)	1.89
2005	813,293	806,073	676,141	1,416,311	1,544,358	1.74	11.89	1.92
2006	797,570	814,691	463,265	2,196,557	2,908,281	2.75	8.28	3.57
2007	758,695	742,007	(510,588)	838,235	1,573,580	1.10	1.26	2.12
2008	771,113	771,217	(292,331)	386,163	1,183,179	0.50	1.11	1.53
2009	682,257	741,120	347,401	220,754	1,777,297	0.32	4.51	2.40
1-3/2010	150,270	161,010	0	5,862	419,431	0.04	2.60	2.60
	\$134,583,920	\$133,674,494	\$3,573,770	\$146,189,173	\$151,053,312	1.09	1.16	1.13

Projection to Assumed Rate Increase Effective Date

4/2010 through 12/2010 596,276 0 1,379,497 2.31 2.31

Past Experience up to Assumed Effective Date of Rate Increase

1968-12/2010 \$134,270,770 \$3,573,770 \$152,432,810 1.17 1.14

Projection After Assumed Effective Date of Rate Increase with no Rate Increase

1/2011-12/2011 746,192 0 1,883,779 2.52 2.52

Projection After Assumed Effective Date of Rate Increase with 403% Indicated Rate Increase

1/2011-12/2011 2,355,537 0 1,883,779 0.80 0.80

Projection After Assumed Effective Date of Rate Increase with 10.5% Requested Rate Increase

1/2011-12/2011 788,161 0 1,883,779 2.39 2.39

Exhibit II
Northwestern National Insurance Company
Recent MED Policy Rate Increases for States with Inforce Policies

STATE	Effective Date	Rate Increase	Effective Date	Rate Increase	Effective Date	Rate Increase	Effective Date	Rate Increase	Effective Date	Rate Increase
ALASKA	6/1/03	25%	Not Filed		Not Filed		Not Filed		Not Filed	
CALIFORNIA	3/23/03	25%	6/1/05	25%	7/1/07	15%	2/14/09	5%	2/14/10	12%
CONNECTICUT	Not Effective		Not Effective		Not Effective		Not Effective		Not Effective	
D.C	Not Effective		Not Effective		Not Effective		Not Effective		pending	15%
FLORIDA	8/28/03	15%	Not Effective		7/25/07	14%	1/4/09	12%	2/8/10	12%
GEORGIA	3/28/03	25%	10/1/05	25%	11/16/07	25%	11/16/09	25%	Not Filed	
ILLINOIS	Not Effective		Not Filed		Not Filed		Not Filed		Not Filed	
KANSAS	5/1/03	25%	5/1/06	15%	5/1/08	25%	Not Effective		5/1/2010	12%
KENTUCKY	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
MAINE	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
MASSACHUSETTS	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
MICHIGAN	Not Effective		Not Effective		Not Effective		Not Effective		1/28/2011	20%
MISSOURI	6/2/03	25%	6/25/05	25%	6/25/07	25%	8/19/08	25%	Not Filed	
MONTANA	Not Effective		10/7/05	25%	10/7/07	25%	10/7/09	25%	3/3/10	20%
NEW HAMPSHIRE	1/1/04	25%	1/1/06	25%	1/1/07	25%	1/1/09	25%	1/1/10	20%
NEW JERSEY	Not Effective		6/13/06	25%	Not Effective		6/13/09	12%	6/13/10	12%
NEW YORK	Not Filed		Not Effective		11/13/08	various	Not Effective		pending	20%
NORTH CAROLINA	1/1/04	25%	5/2/05	25%	5/2/08	25%	1/20/09	25%	1/20/10	20%
OHIO	6/4/03	25%	6/4/05	25%	Not Effective		Not Effective		Not Effective	
OREGON	Not Effective		Not Filed		Not Filed		Not Filed		Not Filed	
PENNSYLVANIA	8/16/03	25%	5/1/05	25%	6/10/07	25%	2/15/09	25%	Not Effective	
TEXAS	8/3/03	25%	08/03/05	25%	8/3/07	25%	11/22/08	25%	8/3/10	20%
VERMONT	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
WEST VIRGINIA	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
VIRGINIA	Not Filed		9/12/05	25%	9/12/07	25%	Not Filed		Not Filed	
WISCONSIN	4/3/03	25%	Not Effective		4/3/08	25%	4/3/09	25%	4/3/10	20%

Exhibit III
Northwestern National Insurance Company
Summary of Premium and Inforce - MED Policy

State	Annual Premium	3/31/2010 Inforce Policies	Current Average Premium Per Policy	Average Premium Per Policy After 10.5% Rate Increase
Alaska	\$ -	-	\$ -	\$ -
Alabama	-	-	-	-
Arizona	-	-	-	-
Arkansas	-	-	-	-
California	248,015	18	13,779	15,225
Colorado	-	-	-	-
Connecticut	2,126	5	425	470
Delaware	-	-	-	-
District of Columbia	3,443	1	3,443	3,804
Florida	47,206	24	1,967	2,173
Georgia	34,185	1	34,185	37,774
Hawaii	-	-	-	-
Idaho	-	-	-	-
Illinois	2,101	2	1,051	1,161
Indiana	-	-	-	-
Iowa	-	-	-	-
Kansas	482	1	482	533
Kentucky	683	1	683	755
Louisiana	-	-	-	-
Maryland	-	-	-	-
Massachusetts	719	6	120	132
Maine	549	1	549	607
Michigan	1,720	1	1,720	1,900
Minnesota	-	-	-	-
Mississippi	-	-	-	-
Missouri	9,166	1	9,166	10,128
Montana	10,901	2	5,450	6,023
Nebraska	-	-	-	-
North Carolina	6,692	1	6,692	7,395
New Hampshire	8,320	1	8,320	9,194
New Jersey	8,064	4	2,016	2,228
Nevada	-	-	-	-
New York	153,003	66	2,318	2,562
New Mexico	-	-	-	-
North Dakota	-	-	-	-
Ohio	16,106	2	8,053	8,899
Oklahoma	-	-	-	-
Oregon	4,310	2	2,155	2,381
Pennsylvania	37,550	10	3,755	4,149
Rhode Island	-	-	-	-
South Carolina	-	-	-	-
South Dakota	-	-	-	-
Tennessee	-	-	-	-
Texas	27,420	3	9,140	10,100
Utah	-	-	-	-
Vermont	787	2	394	435
Virginia	1,722	1	1,722	1,903
Washington	-	-	-	-
West Virginia	85	1	85	93
Wisconsin	65,475	1	65,475	72,350
Wyoming	-	-	-	-
Foreign	4,271	2	2,136	2,360
	\$ 695,102	160	\$ 4,344	\$ 4,801

SERFF Tracking Number: *MUSA-126872630* *State:* *California*
Filing Company: *Northwestern National Insurance Company* *State Tracking Number:* *PF-2010-02070*
Company Tracking Number: *NIC*
TOI: *H16I Individual Health - Major Medical* *Sub-TOI:* *H16I.005C Individual - Other*
Product Name: *Northwestern National Major Medical Policy*
Project Name/Number: *Rate Increase Filing/NIC 2010 CA*

Attachment "CA Health Rate Supplemental Form.xlsx" is not a PDF document and cannot be reproduced here.

NORTHWESTERN NATIONAL INSURANCE COMPANY
of MILWAUKEE, WISCONSIN

October 5, 2010

Richard Hauboldt
Milliman, Inc.
15800 West Bluemound Road
Brookfield, Wisconsin 53005-6069

Dear Mr. Hauboldt,

This correspondence is authorization for Milliman, Inc. to submit forms and rate filings during the 2010 year on behalf of the Northwestern National Insurance Company of Milwaukee, Wisconsin using SERFF.

Sincerely,



Gary Sussman
Treasurer

cc: Ernest Blache
Roman Kelly, Milliman
Lisa Macy